

ABSTRACT

5 An interchange party computer system (IPCS) capable of network
communication with a plurality of consumer computer systems and having means
for presenting user interfaces to consumer computer systems and capturing data
input through the user interfaces, the IPCS being associated with one or more
databases, at least one database holding data representing a plurality of
10 consumer profiles, the profiles including consumer profiles expressing service
selection attributes for a plurality of service sectors, the associated databases
including at least one database holding data for a plurality of service programs
under a plurality of service sectors, each sector being represented by service
programs from a plurality of service providers, the IPCS including at least one of
15 the following program modules:

(a) a Service Comparison/Selection Module for finding service programs
that match consumer profiles to a predetermined degree;

(b) a Automatic Bill Payment Module for allowing consumers to engage in
automated billing transactions;

20 (c) an Automated Services Monitoring Module for monitoring service
program databases for service programs that match consumer profiles to
a predetermined degree and notifying consumers of matching programs;

(d) an Automated Best Services Selection Module for finding service programs that match consumer profiles to a predetermined degree and automatically enrolling consumers in matching programs;

(e) a Services Search Module for finding service programs that are offered on Internet websites not associated with the IPCS;

(f) an Incentive Program Module for analyzing consumers' bills and spending habits to determine service programs offered through the IPCS that better match consumers' needs;

(g) a Data Mining Module for generation of information from data stored in or passed through the IPCS; and

(h) a Pooling Module for providing a group of consumers benefits for group transactions with a service provider.